

Certificate Number: 16339-PAE-DE-038861783

Bankruptcy Case Number: 24-12795



16339-PAE-DE-038861783

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 12, 2024, at 5:54 o'clock PM EDT, Johnny Clements completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 12, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor